

ARGUMENT BEGUN

JOHN R. WALKER ADDRESSES RIEGER-COVINGTON JURY.

DEFENSE TO BE HEARD TO-DAY

CONGRESSMAN COWHERD TO CLOSE FOR PRESIDENT RIEGER.

Final Testimony Was in Yesterday Afternoon—Cashier Covington Swore He Had No Intention of Defrauding Bank—Followed Instructions.

The trial of D. V. Rieger and R. D. Covington, of the Missouri National bank, will end to-day with the closing arguments of the attorneys. Attorney John R. Walker addressed the jury in behalf of the government late yesterday afternoon and Wm. H. Wallace will begin the arguments this morning. With him the government will close. D. J. Hoff, attorney for Covington, will open for the defense this morning. He will confine himself to a few remarks wishing to show that Cashier Covington was but acting for the president of the bank in each and every instance where his notes were used in the purchase of stock.

Three hours this morning will be given to the defense. When Attorney Hoff concludes either J. V. C. Kames or Frank Hagerman will address the jury and clear up all matters of technical importance before Congressman W. S. Cowherd closes for the defense.

Judge Adams has facilitated progress in the case very materially by promptly throwing out all superfluous testimony and by his personal examinations of the witnesses. In the case of each important witness he has reduced the testimony to a clear and concise statement in his own mind and in the minds of the jurors and his instructions to them, before they retire this afternoon, will be the wisest and most condensed in the fewest possible words. During the trial yesterday the same crowds were present that have characterized every day of its progress.

President Rieger was again put on the stand and stated that the \$15,000 expenses incurred and paid by himself for the bank included several interest items which he paid on money borrowed in the East to hold up the value of the stock. These sums, he said, were paid out for the bank and not for himself. The cross-examination showed that in such sums, which were paid for the bank, was the interest on the loans obtained by C. F. Rieger and W. V. Rieger from the bank. The witness admitted that he owed the bank \$25,000 on February 8, 1898, when the bank examiner arrived and objected to the president of an institution having such a large debt on its books; but he said he had no knowledge of the loan in the name of J. J. Rieger and W. V. Rieger.

"Hold on. Do you mean to say that the bank examiner consented to your switching that \$25,000 to the accounts of J. J. Rieger and W. V. Rieger?" asked Mr. Wallace.

"Yes, sir," replied the witness.

"Mr. Rieger, didn't you testify at the last trial that you told the bank examiner on the day he came to the bank to make a disposition of the account that you would look around and see what could be done?"

"Yes, sir, I did."

"Now, Mr. Rieger, if you were going to look around to find parties to take up the loan, how could the bank examiner have consented to its being switched to J. J. Rieger and W. V. Rieger?"

The answer was that the examiner was at the bank several days, and his consent might have been given subsequently.

Attorney Wallace then asked the witness if it were not a bad idea for the president of a bank to borrow the full 10 per cent of the capital stock—the amount limited by law. Mr. Rieger said it was merely a custom with some New York banks to limit individual loans to 10 per cent of their capital.

"You are very much mistaken," interrupted Judge Adams. "It is written plainly in the statutes that no banking institution shall make any individual loan whatsoever amounting to more than one-tenth of its capital stock."

Witness said it might be so, but that very few banks conformed to the letter of the law.

In taking up the Oliver transactions, Mr. Wallace said:

"When did you first know Oliver?"

"I had known him for several years prior to being engaged with him in this transaction."

"When you took him up, did you know that he had no property and was not a man of means?"

"Yes, sir, I knew it."

"Then why did you transfer the C. F. Rieger note of \$10,000 to M. W. Oliver when J. Rieger had equities covering the amount and Oliver had none?"

Witness replied that the bank did not consider the equities worth anything. W. S. Cowherd had the witness identify his personal check covering \$15,000, paid during the first six months of 1899. The credit was ever given him for this except in the Oliver note and other items were enumerated, such as \$25 for trip East, \$100 to the M. C. A., \$100 to the Priests of St. Mary, \$100 for postage stamps to \$100 for advertising. No reimbursement was ever made by the bank to cover these sums.

Afternoon Evidence.

The afternoon session began with the testimony of Rev. Dr. Henry Hopkins, pastor of the First Congregational church; C. F. Wheeler, formerly vice president of the Merchants' National bank, which employed R. D. Covington when he first came to Kansas City; C. A. Brockert, who was a former president of the American National bank while Covington was in its employ; General Milton Moore, and Major B. F. Jones, former president of the Water Works Company. These men all testified that they had known R. D. Covington since he was a boy, and were sure that his character was above reproach, and also as to his honesty and integrity.

Mr. Covington was then put on the stand and outlined his business career from the time he was a messenger in the First National bank, Springfield, Ill., until he came to Kansas City and was four years exchange and collection clerk in the American National bank, afterward becoming assistant cashier in the Missouri National bank in December, 1890. Mr. Covington testified that up to January, 1891, he had nothing to do with loans and discounts except during the absence of the president.

"You are charged with embezzlement on the first three counts in the indictment. In the discounting of the Towney note of \$4,000 and the two Oliver notes amounting to \$4,200, had you anything to do with the transactions?"

"No, sir."

"Had you any knowledge of the transactions?"

"Yes, sir. I knew of them afterward through the discount clerk."

"What connection had you with the purchase of the fifty shares of stock from H. P. Wright & Co.?"

"I was the same with the purchase of the Soden stock and the Hargis stock which Covington said he purchased on the instructions of the president of the bank."

"Mr. Covington, there appear on the books of the bank several notes given by you aggregating \$2,332. What was this money for?"

"I borrowed the money for the purpose of liquidating all obligations I had assumed for my father, Mr. Rieger, asked me about my personal indebtedness and said that he would not be able to pay them in view of my position as cashier."

Witness swore that all other notes given by him to the president of the bank were given in the interest of the bank. He was later again present at the meetings of the directors, but testified that the discount committee was formed in January, 1892, and after that all discounts were referred formally approved by the committee.

"Did you receive any benefit in any way, shape or form from the Towney note?"

"I did not," was the reply in a clear voice. Subsequent testimony of the witness showed that he had no connection with the purchase of stock for the Towney note.

"Mr. Covington, state to the jury about the accounts you kept of expenses incurred by the president of the bank."

"Mr. Rieger asked me to keep an accurate account of all such expenses. This was kept on the president's private box on my desk and there was no other account kept of them."

"That's all," said the attorneys for the government, and was repeated by the lawyers for the defense. There was no rebutting evidence for the government, and Judge Adams proceeded at once to advise with all the attorneys in regard to their arguments. It was decided that three hours be given each side.

Attorney John R. Walker opened for the government. Mr. Walker said in opening: "We have waded through the figures and arguments and it is unnecessary for me to impress you with the importance of this case to the community and my sympathies are with the government, but we cannot deviate from the paths of duty. You stand in the presence of a sacred duty in rendering the verdict of the currency and bank examiner and then passed a penal statute which is a law to punish officers who violate the provisions of that law and who strike at the very roots of the government in doing so."

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Emergency, Bird, Thayer & Co. Emergency, Bird, Thayer & Co. Emergency, Bird, Thayer & Co.

KANSAS CITY, MO., Nov. 17—Yesterday's temperature: Max. 72, min. 58. To-day we look for unsettled weather.

Odds and ends and remnants.

All odds, ends and remnants will be on sale to-day at reduced prices. There's plenty to buy and plenty to interest you in the way of saving money. We include everything in this bargain Friday sale where there is an odd piece or short length to be sold. You ought to be here early to secure first choice.

Silk remnants half price.
On the Bargain counter we will sell off all silk remnants—fancy tafetas, satins, plain tafetas and crepes; black silks of all kinds and satins in lengths from Half Price 1 to 10 yards.

Odds and ends in stock collars.
A large line of Ladies' Stock Collars, in all the new styles and colors, only 25c up to \$2.98.
1.98 Austrian Feather Boas, will be asked.

Odds and ends in laces.
Valenciennes, Terebinth and Chantilly Laces, worth 15c to 30c yard, will be 5c.
2c Black Chantilly Laces, will be, yard 10c.

Odds and ends trimmings.
2c Silk and Beaded Gimps, will be, yard 5c.
A fine assortment of Colored Beaded Trimmings, will be, yard 15c, 20c and 48c.

Odds and ends in art needle-work.
2c Stamped Table Cover, will be, yard 15c.
7c Tray Cloth, will be, yard 48c.
7c Dresser Scarfs, will be, yard 48c.

Odds and ends in veillings.
2c Veillings, will be, yard 10c.
4c Veillings, will be, yard 20c.
6c Veillings, will be, yard 30c.
All our Remnants Half Price.

Odds and ends in ribbons.
All silk fancy Ribbons, 2 to 4 inches wide, worth 25c to 3c, will be, yard 15c.
A large line of Fancy Ribbons, in all the new shades, worth 4 inches wide, worth 25c to 50c, will be, yard 25c.
All our remnants in Silk and Velvet be Half Price.

Odds and ends in embroideries.
A large line of Cambric and Swiss edges, from 1 to 4 1/2 inches wide, worth 10c, 12c, 15c.
All our remnants of Embroidery will be Half Price.

Boys' clothing.
2c Sailor Blouse Suits, worth up to \$3.00, for, \$3.98.
3c Vestee Suits, with sailor collar, worth up to \$3.00, for, \$3.50.
10-3 garment Suits (coat, vest and knee pants), 12 to 15 years, worth \$2.00, for, \$5.00.
20 Double-breasted Knit Pant Suits, sizes 8 to 14 years, worth \$3.00, for, \$1.98.
10 dozen Boys' Star Shirt Waists (large sizes only), worth \$2.00 and \$1.50, for, \$50c.
3 dozen Boys' Winter Caps (small sizes only), worth 50c and 75c, for, \$25c.
7 Young Men's Blue Kersey Overcoats, carried from last season, worth \$15.00 and \$10.00, for, \$7.50.

Bargain Friday odd lines to close.
10c will buy a little girl's all wool cloth Tam O'Shanter with quilt, which sells for \$1.00. These are certainly desirable as well as serviceable. Your choice, each, 10c.
6c will buy one of those Street Hats in golf styles in black, tan, pearl, only about 50 left; early season's price \$6.00, \$5.00, \$4.00, your choice, each, 50c.
9c will buy a handsome Street Hat in fedora style, pearl, black, these sold earlier for \$1.50 and \$2.00; your choice, each, 98c.
15c will buy a "Zaza Tam Hat," which has been the fad of the season and sold for \$2.50; colors cardinal, brown, navy, castor, pearl, black; these are the handsome Clutch Hat Zazas; your choice, each, \$1.50.
5c Untrimmed Hats, values 8c to \$1.25, to close you have the choice of selection for, each, 50c.

Odds and ends.
20 Black Silk and Black Satin Dress Waists, \$5.00 and \$6.00, for, \$3.98.
An assorted lot of beautiful Dress Waists, values up to \$15, for, \$8.98.
Warm, Fleecy Flannellette Nightgowns, 2c each, 39c.
An assorted lot of "Her Majesty" Corsets, slightly soiled, at 1/2 off.
30 dozen Domet lined Percale Petticoats, value \$1.00 each, 98c.
Black with colored borders.
An assorted lot of Children's Muslim Underwear, slightly mused, at special prices for Friday only.

Men's shirts.
Remnants or odds and ends left from our last shirt sale.
We will offer for sale on Bargain Counter a lot of Men's Stiff Bosom Shirts, regular value \$1.00 each and some worth up to \$1.50. The shirts are broken, but your size might be here. Clearing up 35c Each price.

3 Shirts for \$1.00.
At this price they won't last long.

Men's union suits.
A lot of 125 Men's Union Suits that we want to clear up—natural wool mixed—water-worn—regular price \$2.50 suit—clearing, \$1.50 Suit. This is a bargain.
Men's Furnishing department.

Odds and ends in rugs.
25c Wilton Rugs for, \$1.50.
10c India Rugs for, \$3.50.
25c Byzantine Rugs for, \$1.50.
25c Wilton Rugs for, \$3.50.
75c Hassan's 35c-200 Hassocks made from the remnants of our finest lines of carpets, worth 50c and 75c, to-day for, 35c.

Bargain Friday odds and ends in shoes.
FOR MEN—Men's Patent Leather Turn Sole Oxford Shoes, with toes, for dancing or house wear, worth 98c, pair, 75c.
FOR WOMEN—Odds and ends of Women's Kid Button and Lace Shoes, all small sizes, worth up to 98c, pair, 75c.
FOR MISSES—Kid Button Shoes for school, worth \$1.75, 75c.

Odds and ends in notions.
5c Velveteen Binding for, 2c.
15c Velveteen Binding for, 10c.
5c Velveteen Binding for, 10c.
10c Hat Pins, for, dozen, 5c.
10c Bone Castors, for, dozen, 5c.
5c Patent Hooks and Eyes for, 2c.
10c Dress Stays for, 2c.
5c Silk Casing for, 2c.
5c Black Pins, 5 boxes for, 2c.

Carpet sweepers.
One lot of Diamond P Carpet Sweepers for, 98c.

Bargain Friday.
1,200 yards 24-inch Printed Silkoline, always sold by us for 10c, you can buy to-day, Bargain Friday, section 10, Walnut Street, for, 7c.
1c for 12c-75c yards Solid Colored Drapery materials, in white, cream, olive, pink, salmon and crimson, always sold by us for 17c, to-day on sale, section 8, Walnut Street, for, 12c.
2c Short Lengths Extra Heavy Unbleached Canton Flannels, for, 10c.
10c Fleece Lined Cashmere red grounds, with black stripes and figures, on bargain counter for, 6c.
Short Lengths Crashes, in bleached and unbleached and glass crash, from 6 to 6 yards each, sold on bargain counter to-day, 29c each.

Bargain Friday—knit underwear.
Ladies' Ecu Fleece Cotton Vests, French yoke band, pants to match, at a garment, 25c.
Children's Natural Wool and Cotton Ribbons, 24 inch wide, heavy weight Vests, Pants, Boys' Drawers, sizes 8 to 14 years, any size, a garment, 25c.

Odds and ends drapery dept.
1 pair White Irish Point Curtains, worth \$7.50, for, \$3.75.
1 pair White Irish Point Curtains, worth \$5.00, for, \$2.50.
1 pair Antique Curtains, worth \$5.00, for, \$2.50.
1 pair Irish Point Curtains, worth \$5.00, for, \$2.50.
1 pair Irish Point Curtains, worth \$5.00, for, \$2.50.
1 pair Brussels Net Curtains, worth \$5.00, for, \$2.50.
1 pair Ruffe Net Curtains, worth \$4.00, for, \$2.00.
1 pair Arabian Sash Curtains, worth \$2.50, for, \$1.49.
All single Curtains, 1/2 price.
All Remnants, 1/2 price.
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All Remnants, 1/2 price.
Tapestry Squares for chair bottoms and cushion tops, 24x24 inch, 50c, 75c, \$1, \$1.25, \$1.50 ea.

Odds and ends of table delicacies for bargain Friday.
Clam Chowder, genuine Rhode Island, full quart cans, regular price 25c, at can, 12c.
French Mushrooms, worth 35c, at can, 25c.
French Lima Beans in glass, very choice, regular price 40c, at jar, 25c.
French String Beans in glass, absolutely stringless, regular price 40c, at jar, 25c.
French Chocolate Meringue, for eating or cooking, regular price 25c cake, at 2 cakes for, 50c.
Cold Yams, ready to serve, simply need heating, worth 30c, at can, 20c.
Armour's Soups, ready to serve, full quart cans, worth 25c, at 2 cans for, 40c.
Republic Brand California White Cherries, regular price 35c, at can, 25c.
Blackberries, very choice, worth 30c, at 2c can; dozen, \$2.39.
Special Hotel Blend Coffee, excellent flavor, 4oz. can, worth 30c or 35c, at 8 lbs for, 50c.

Odds and ends in cloak dept.
Ladies' \$4.00 Mackintoshes, plaid lined, double texture, \$1.48 only.
Ladies' Winter Jackets, odds and ends, carried over from last winter, 15 JACKETS, were \$5.00, \$2.50 now.
15 JACKETS, were \$5.00, \$2.50 now.
Ladies' Wrappers, odds and ends, \$1.48 and \$1.25.
Fur Boas, values up to, 48c.

Odds and ends, art department, third floor.
Closing out of odds and ends in Sheet Pictures, Etchings, Engravings, etc.
75c Etchings at, \$1.98 and \$2.98.
10c Proof Etchings at, \$1.98 and \$2.98.
15c Proof Etchings at, \$1.98 and \$2.98.
25c Water Colors, \$1.98 and \$2.98.
1 lot odds and ends, Medallions and Framed Pictures, frames a little damaged, at, 3c.
1 lot odds and ends, Medallions and Framed pictures, frames a little damaged, at, 3c.

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Grand Ave. Grand Ave. Grand Ave.

Friday is unlucky

for you if you spend your money for clothes on that day and you don't spend it here. We guarantee you against any unlucky hoodoo charm when you buy here on Friday; in fact, we consider it a pretty lucky thing for you that you have the Nebraska to trade in on Friday. We consider it lucky for you that you can come in here and buy a \$15 overcoat for \$12 on Friday and have it made of honest Kersey; have it well trimmed and lined, have it perfectly tailored, have it cut to fit, and pick it out of a dozen or so shades and colors. We consider that you, madam, are in luck when you can come here and buy an elegant Kersey cloth wrap, in castor, tan or brown, with fine linings, fancy taffeta lined hood, full sweep, pay \$11 for it instead of \$15, and be absolutely certain that it is worth \$11 here to-day, to-morrow or any day—that it is new, stylish, the proper cut, and was not rescued from some job lot house to have "a sale" with. It is lucky for you that you can buy a stylish waist of us for \$4.50, \$5.00, \$6.00 or \$6.75 and have the values separated, and not be compelled to search among a lot worth \$4.50 to \$6.75 to get your choice at the highest price. We think it's lucky for you to come here on Friday for anything to wear, and it's just as lucky if you come on any other day—for all days are alike to us so far as giving good value for fair prices is concerned. To-day we're opening some more new taffeta petticoats at \$3.90, worth \$5; \$6.50, worth \$9.00; \$11.50, worth \$15. Friday's a good day to save money on these.

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